

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION

IN RE: §
§ CASE NO. 12-30880-DRJ
JANIE SANTANA, §
§ CHAPTER 13
Debtor §

**BUSINESS RECORDS AFFIDAVIT OF KRISTINE NEYMANOWSKI IN SUPPORT
OF COMERICA BANK'S RESPONSE TO DEBTOR'S EMERGENCY MOTION
TO REIMPOSE AUTOMATIC STAY AGAINST COMERICA [Docket No. 42]**

THE STATE OF Michigan §
§
COUNTY OF Oakland §

BEFORE ME, the undersigned authority, personally appeared Kristine Neymanowski who after being by me first duly sworn, did depose and say as follows:

1. This Affidavit is submitted in support of Comerica Bank's Response to Debtor's Emergency Motion to Re-Impose Automatic Stay Against Comerica ("Motion") filed in this action by Janie Santana ("Debtor") at Docket No. 42.

2. My name is Kristine Neymanowski. I am over the age of eighteen years. I am of sound mind, capable of making this affidavit and fully competent to testify to the matters stated in this affidavit. I have personal knowledge of each of the matters stated in this affidavit and they are true and correct.

3. I am presently employed by Comerica Bank ("Comerica"), a party-in-interest in this bankruptcy, as an Officer in Comerica's Unit Manager Adverse Action group. As part of my duties, I am responsible for the servicing and collection of the indebtedness owed to Comerica by Debtor described in this Affidavit.

4. I am also a custodian of records for Comerica with respect to the indebtedness owed to Comerica by Debtor. I am familiar with the manner and method in which Comerica maintains its books and records. Comerica keeps these books and records in the regular course of its business activity. It is the regular course of Comerica's business activity for an employee with personal knowledge of each transaction or event to make a record of the transaction or event at or near the time of the transaction or event. These books and records are maintained by employees and agents whose duties it is to maintain the books and records accurately and completely.

5. I have reviewed the books and records of Comerica with respect to the indebtedness of Debtor. The business records of Comerica support the statements contained in this Affidavit. I am authorized to make this Affidavit, and it is in support of Comerica's Response. All of the records attached to this Affidavit are the original or exact duplicates of the original. All of the records attached to this Affidavit are kept in the regular course of Comerica's business activity. All of the information contained in the attached records to this Affidavit were made or entered into the records at or near the time of the transaction or event therein described by a Comerica employee with personal knowledge of such entry. The following records attached to this Affidavit are maintained by Comerica's employees and agents whose duties it is to maintain Comerica's books and records accurately and completely:

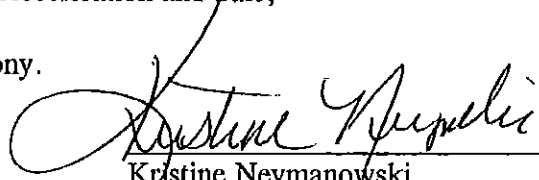
Exhibit No. 1: Texas Home Equity Note in the original principal amount of \$75,548.00;

Exhibit No. 2: Texas Home Equity Deed of Trust;

Exhibit No. 3: Payment History; and

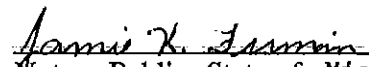
Exhibit No. 4: Notice of Acceleration and Sale;

This concludes my testimony.

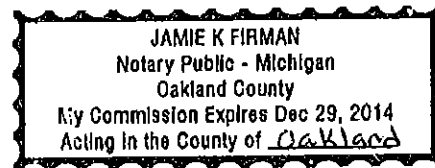


Kristine Neymanowski
Officer, Unit Manager Adverse Action group
Comerica Bank

Sworn to and subscribed before me on April 13, 2012.



Notary Public, State of Michigan



P:\crd\10\0595\Affidavit.Response.Motion.Reimpose.001.doc